

West Virginia University Libraries



3 0802 100763302 0

Digitized by the Internet Archive
in 2010 with funding from
Lyrasis Members and Sloan Foundation

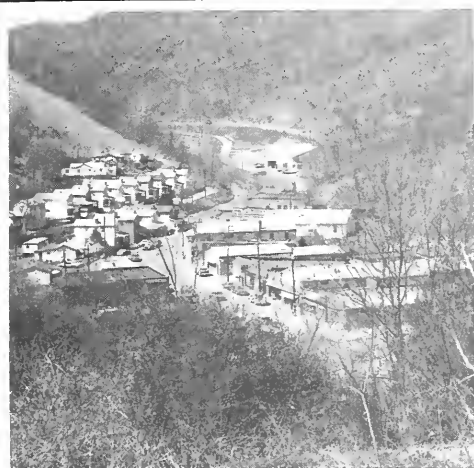
Land Transfers, Values, and Assessments for West Virginia, 1968-69

RECEIVED
JUN 15 1977

AG. ENGR. LIBRARY
WEST VIRGINIA UNIVERSITY

Bulletin 651
January 1977

West Virginia University
Agricultural and Forestry Experiment Station



AUTHORS

Dale Colyer is Agricultural Economist and Mary Templeton is Associate Agricultural Economist.

ABSTRACT

Data from land transfers in West Virginia during the 1968-69 fiscal year were used to determine values, assessments, and assessment consideration ratios. Ratios varied widely both within and between counties. Some types of real estate appear to receive favorable tax treatment, with unimproved land the most favored followed by rural land and acreages (in contrast to lots). More valuable properties also appeared to be under-assessed relative to lower priced parcels. A lack of periodic reassessments in combination with customs of assessors may account for most of the variation that exists.

**West Virginia University
Agricultural and Forestry Experiment Station
College of Agriculture and Forestry
Dale W. Zinn, Director
Morgantown**

Contents

INTRODUCTION	3
DATA AND PROCEDURES	5
ALL SALES AND VALUES	6
ASSESSMENTS AND ASSESSMENT RATIOS	8
Assessment to Consideration Ratios	8
General Factors Affecting Assessment Ratios	14
Values	15
Location and Type	17
Improvements	22
Tax Class	27
County	27
SUMMARY AND CONCLUSIONS	31
APPENDIX: COUNTY DATA	33

TABLES

1. Transfers and Considerations for West Virginia Real Estate, 1968-69	7
2. Sales of Real Estate Classified by Sales Values for West Virginia, 1968-69	7
3. Land Sales and Values Classified by Acreage Categories for West Virginia, 1968-69	10
4. Assessments and Assessment Ratios for Land Transfers in West Virginia, 1968-69	12
5. Distribution of Assessment-Consideration Ratios for West Virginia, 1968 and 1969	13
6. Sales Values and Assessments by Value Categories for Land Transfers in West Virginia, 1968-69	16
7. Distribution of Assessment Ratios by Value Classes for Pre-sale and Post-sale Transfers in West Virginia, 1968-69	18
8. Coefficients of Variation for Consideration and Assessment Levels by Various Classifications	20
9. Assessments and Assessment Ratios by Location and Type of Property for West Virginia, 1968-69	20
10. Values, Assessments, and Assessment-Consideration Ratios for West Virginia Real Estate Classified by Acreages, 1968-69	21
11. Total Land and Building Assessments by Consideration Classes in 1968 and 1969	23
12. Average Land and Buildings Assessments by Consideration Classes for West Virginia, 1968-69	24
13. Consideration, Assessments, and Assessment Ratios for Different Types of Properties, West Virginia, 1968-69	25
14. Effects of Changes in Assessments for Improvements on Assessment-Consideration Ratios	26
15. Effect of Tax Class on Consideration and Assessments for Real Estate in West Virginia	27
16. Distribution of Average Assessment Ratios for all 55 West Virginia Counties	28
17. Distribution of Number of Counties with no Changes and with Increases by Percentage of Transfers	31

FIGURES

1. Index of Farm Real Estate Prices per Acre in West Virginia, 1967 = 100	4
2. Real Estate Prices per Acre for Land Transferred in West Virginia, 1968-1969	9
3. Pre-sale Assessment-Consideration Ratios for Land Transferred in West Virginia, 1968-1969	29
4. Post-sale Assessment-Consideration Ratios for Land Transferred in West Virginia, 1968-1969	30

Land Transfers, Values, and Assessments For West Virginia, 1968-69

DALE COLYER AND MARY TEMPLETON

INTRODUCTION

Real estate values in West Virginia have increased rapidly in recent years as the demand expanded for land for industry, transportation, mining, housing, recreation, and other uses. The index of farm real estate values in the State increased from 100 in 1967 to 317 in 1975, a 15.5 percent compounded annual rate of increase (Figure 1). Land values have been increasing since the mid-1930s but began to increase rapidly during the 1960s. Increased numbers of transfers and parcelization have accompanied the increased market values.

Significant changes in land use also have occurred, with the most notable long-run change from the amount of land involved being the conversion of cropland and pastureland to forestland. In the early part of this century nearly three-fourths of the land in the State was in farms, but by 1970 only about 20 percent was in farms while over 75 percent was forested. A larger percentage of the land also is being used for housing, recreation, roads, strip mining, and other industrial or commercial uses.

In recent years an important factor affecting land use in the State has been a growing demand for land by nonresidents. Some of these have bought land for investment, but many acquired sites for second or vacation homes. The areas most affected are in eastern West Virginia—that part of the State near large metropolitan regions; however, interstate and Appalachian development highways have caused the demand for land for similar purposes to increase in other areas.

The energy crisis and resurgence of coal mining in West Virginia have affected land values and uses. The strip mining industry is using substantial land areas directly and deep mines, while affecting a relatively small surface area, also have use and value impacts. Perhaps the improvements in the State's economy which have resulted from the increased mining and related activities have been of greater importance since many more residents of the State now want and are financially able to purchase land.

Instead of declining as in recent decades the State's population is increasing. Some of the more rural counties are undergoing greater rates of population

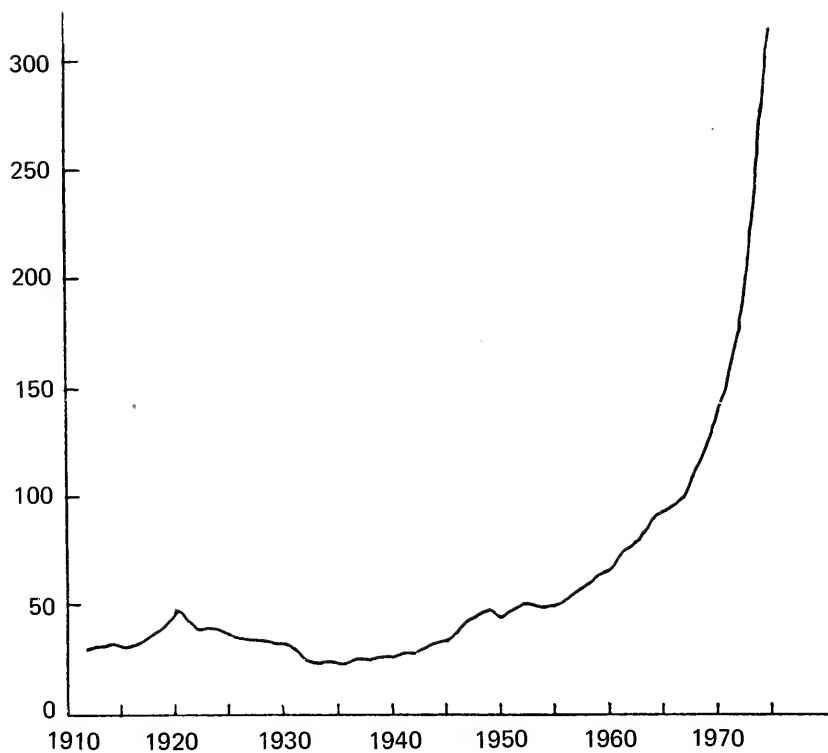


Figure 1. Index of Farm Real Estate Prices Per Acre in West Virginia, 1967 = 100.

growth as a result of the improved economy and changes in preferences for a lifestyle more amenable to rural living.

DATA AND PROCEDURES

This study reports on land values and associated tax assessments for the 1968-69 fiscal tax year. While many of the forces now affecting land values so strongly were operative at that time the situation was not yet radically changed from earlier years of the last decade. The data, thus, provide a base study for subsequent analyses of the land market which are being continued and also important information on existing situations and practices.

The purpose of this publication is to summarize data on land transfers for the State. Previous reports have been issued for each of the 55 counties and the current report is a summary of these for the State.* All data were obtained from public transfer and land book records for each county. In addition to sales values, parcel size, and location, information was obtained on assessments associated with each parcel. Land, building, and total assessments were obtained for the assessment period before and also after the sale. Thus, the effect of sales on assessments can be determined. Additional data obtained for each parcel included date of transfer, tax class, location, names of seller and buyer, size of acreages when indicated, or number of lots in towns or platted subdivisions. Location information included rural or urban and magisterial district.

Transfer records,¹ land books, and in some cases deed books were used to obtain the data on each parcel of land sold and recorded for the period July 1, 1968 through June 30, 1969. The fiscal year period was used because all property in West Virginia is assessed on the basis of ownership on July 1 each year. All properties transferred for which consideration, regardless of size, was paid were included in the analysis. No attempt was made to separate out sales between family members or others for nonmarket reasons if any consideration was involved. Estate settlements, gifts, straw sales, and other transfers not involving value were not included. Sales to public agencies, even if involving condemnation, were included. In such cases no after-sale assessment is made and consequently these were excluded from the analyses of assessments and assessment ratios.

All the county data were transferred to computer cards and analyzed for the individual reports. In addition, summary data have been reported in other

*A complete list of the county publications is given in Appendix Table I.

¹Procedures for handling transfers vary among the counties but most counties use a card or slip which the county clerk prepares and sends to the assessor.

publications.² The data from the individual counties were combined into a single set to obtain the State averages, frequencies, and totals used for this report.

Data on transfers and values for subsequent years have been obtained from the State Tax Commissioner's Office. County assessors are now required to report on all bona fide sales in their counties each year. A report on the first two years of the data has been prepared and is in the process of being printed.³ Analyses and publication of the data from the Tax Commissioner's Office for future years also is anticipated. This current publication, however, summarizes only the information from the base period year July 1, 1968 through June 30, 1969.

ALL SALES AND VALUES

Data were recorded on a total of 36,569 transfers involving consideration during the fiscal year 1968-69 for West Virginia (Table 1). These varied from a low of 129 transfers in Wirt County to 4,607 in Kanawha County (county by county summary data are given in the Appendix). Of the total, 11,227 were for parcels where the size in acres was indicated, with an average of 31.7 acres per parcel for a total of 355,934 acres. The other 25,342 transfers were parcels of one or more lots where sizes were not indicated on the transfer records or land books. These would be in cities, towns, or platted rural subdivisions. Transfers in rural areas accounted for 13,636 and those in incorporated areas (urban) for 22,680 of the total.⁴ Some 23,273 transfers were for improved properties (those with building assessments) while 8,859 were unimproved.⁵ Improvements were added to many parcels with 982 more parcels having building assessments in 1969 than in 1968.

The average consideration (sales value) for all parcels transferred was \$9,058, and the total value paid for all land transferred was \$331,253,553. The range in per parcel value was from a low of \$1 to a high of \$949,434. Sales for very low considerations probably were not bona fide sales but they are included in the analysis because frequently it is difficult to separate them from actual market transactions. The consideration paid varied with many factors, size, location, etc. The average value per parcel per county ranged from a low of \$2,749 in Clay, a very rural area, to a high of \$20,582 in Hancock, a small,

²Dale Colyer and Mary Templeton, "Tax Assessment in Relationship to Sales Values in West Virginia," *West Virginia Agriculture and Forestry*, College of Agriculture and Forestry, West Virginia University, August, 1974, or Dale Colyer, "Assessment Policies and Practices," *The Proceedings on the Conference on Rural Land Use Policy in the Northeast*, Northeast Regional Center for Rural Development, Cornell University, October, 1974.

³Alan J. Levy and Dale Colyer, *An Analysis of the Ratios of Assessments to Sales Values for Real Estate in West Virginia*, West Virginia University Agricultural Experiment Station, Bul. 640, August, 1975.

⁴Some did not have location indications assigned by the field workers.

⁵The existence of improvements on a particular parcel at the time of sale was assumed if an assessment for improvements was made on July 1, 1968. Since some properties did not have assessments the total does not equal 36,569.

**Table 1. Transfers and Considerations for
West Virginia Real Estate, 1968-69**

Category of Transfers	Number of Sales	Average Consideration (dollars)	Total Sales Value (dollars)
All Transfers	36,569	9,058	331,253,533
Rural*	22,680	6,759	153,299,041
Urban*	13,636	12,984	177,054,696
Improved**	23,034	11,547	255,965,396
Unimproved**	13,535	4,823	65,288,157
Acreages+	13,374	7,491	99,859,443
Lots+	23,239	9,957	231,394,110

*Will not sum to 36,569 due to inability of field workers to determine location on some transfers.

**Will not sum to 36,569 since existence of improvements based on building assessments and some property transfers (e.g. government land) had no assessment.

+Assumed to be lots if acreage not indicated on transfer or land book records.

highly urban and industrialized area. Parcels in rural areas had an average consideration of \$6,759 compared with \$12,984 in urban areas, while improved properties typically sold for \$11,547 and unimproved averaged \$4,823. Acreages had an average consideration of \$7,491 vs. \$9,957 for lots.

Classification of the transfers by consideration ranges indicates that over one-third of the sales were for values between \$1,000 and \$4,999—although

**Table 2. Sales of Real Estate Classified by Sales Values
for West Virginia, 1968-69**

Range of Value (dollars)	Number of Sales	Percentage of Sales	Average Sales Values (dollars)	Total Value of Sales (dollars)	Percentage of Sales
1-99	364	1.0	39.71	14,454	*
100-499	2,905	7.9	245.87	714,242	0.2
500-999	3,180	8.7	654.22	2,080,407	0.6
1,000-4,999	12,558	34.3	2,459.51	30,886,490	9.3
5,000-9,999	6,253	17.1	6,960.24	43,522,365	13.1
10,000-19,999	7,103	19.4	14,250.29	101,219,800	30.6
20,000-29,999	2,634	7.2	23,738.38	62,526,906	18.9
30,000-49,999	1,137	3.1	35,904.27	40,832,159	12.3
50,000-99,999	285	0.8	64,173.16	18,289,351	5.5
100,000 & over	150	0.4	207,842.52	31,176,379	9.4
All Sales	36,569	100.0	9,058.32	331,253,533	100.0

*Less than 0.1 percent.

these accounted for less than 10 percent of the total value of the real estate transferred (Table 2). On the other hand, sales at \$100,000 or more accounted for less than one-half of one percent of the number of transfers but 9.4 percent of the total value involved. Over 88 percent of all the transfers were for less than \$20,000 but accounted for only 54 of the value; i.e. less than 12 percent of the number of transfers involved 46 percent of the value of all property exchanged.

Land where acreages were indicated had an average of 31.8 acres and sold for \$7,560 or at an average rate of \$237.66 per acre. Acreages listed ranged from a low of 0.1 to a high of 11,537 acres per parcel. Small parcels had very high per acre prices due to the relatively high value of improvements, most frequently residences. Parcels smaller than 10 acres had per acre values of over \$1,200, while those of over 100 acres averaged around \$108 per acre or less (Table 3). The price per acre varied not only with size of parcel but also by location and county. County average prices are shown in Appendix Table XI and Figure 2. These varied from a low of \$35.61 per acre in Gilmer County to \$4,351 in Hancock County.

ASSESSMENTS AND ASSESSMENT RATIOS

In West Virginia the major factor affecting the tax paid on real estate is the assessment level since the tax rate is limited by the State Constitution on each of the three classes of real property. Class II property is farmland and owner occupied residences and Class III and IV are other real property outside of incorporated areas (III) or inside such areas (IV).⁶ All property in West Virginia was reappraised under a State-conducted program between 1958 and 1967 but has not been changed except on a parcel-by-parcel basis since then and the extent of this varies from county to county or assessor to assessor.⁷

Although the State Tax Commissioner has the basic authority to appraise property for tax purposes this power also has been delegated to each county assessor. The assessed value is determined by the assessor subject to challenge and review by the county commission. Assessments are to be based on true market values as are the appraisals. Under a statute relating to schools the average assessment for each property class must be equal to one-half of the appraised value—the basic values determined in the reappraisal program but which may have been modified by subsequent reappraisals. Properties generally are reappraised when there is a change in improvements (buildings, etc.), or, in some counties, when the property is sold, the sales value becoming a basis for reappraisal.

⁶Class I property consists of only certain types of personal property.

⁷The State Tax Commissioner's Office is currently (1975) conducting reappraisals on some counties.

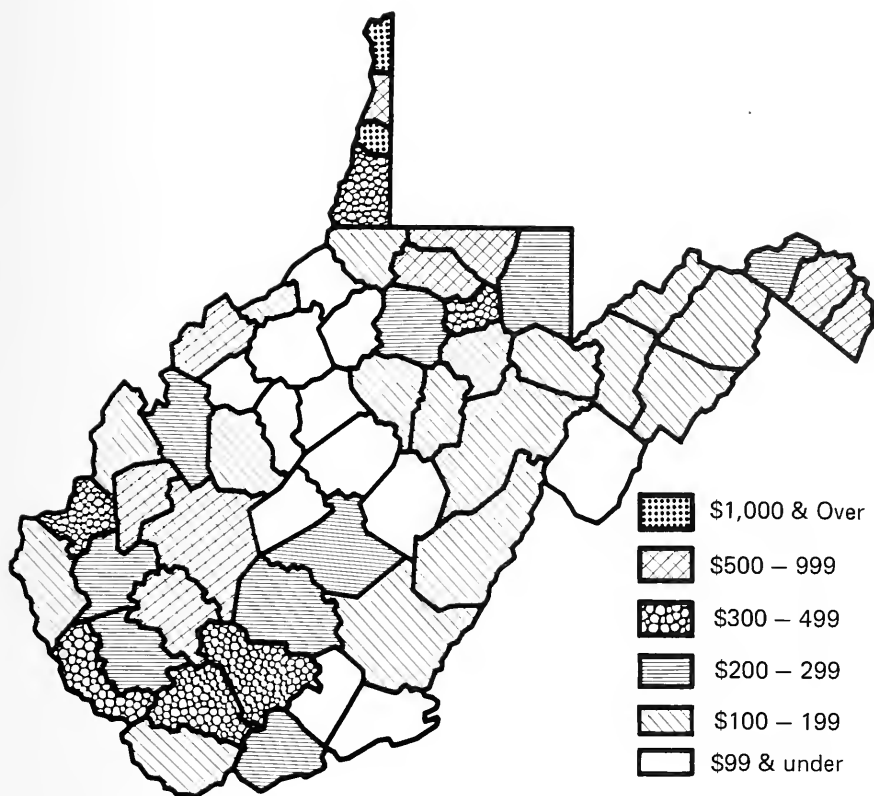


Figure 2. Real Estate Prices Per Acre for Land Transferred in West Virginia, 1968-1969.

Table 3. Land Sales and Values Classified by Acreage Categories for West Virginia, 1968-69

Range of Acreages	No. of Sales	Percent of Sales	Average Consideration (dollars)	Total Consideration (dollars)	Percent of Consideration	Average Acres	Per Acre Price (dollars)
Under 1	3,321	29.5	6,061	20,085,178	23.7	0.4	14,543.41
1-4.9	2,926	26.0	6,639	19,393,534	22.9	2.1	3,182.81
5-9.9	826	7.3	8,387	6,919,204	8.2	6.8	1,236.28
10-24.9	1,123	10.0	5,927	6,626,227	7.8	16.2	336.15
25-49.9	1,046	9.3	5,461	5,663,093	6.7	35.7	153.10
50-99.9	1,101	9.8	7,820	8,539,469	10.1	69.9	111.80
100-199.9	653	5.8	14,441	9,386,636	11.1	134.0	107.76
200-299.9	147	1.3	17,537	2,560,381	3.0	237.8	73.76
300-499.9	78	0.7	25,406	1,930,871	2.3	378.1	67.20
500-999.9	27	0.2	35,516	958,941	1.1	628.4	56.51
1,000 & over	18	0.1	155,065	2,791,178	3.3	2,431.3	63.78
All Acres	11,266	100.0	7,560	84,854,717	100.0	31.8	237.66

Assessment to Consideration Ratios

A common measure used in evaluating assessment practices is the assessment-consideration ratio, calculated by dividing the assessment of a parcel of property by the sales value. In the current study the total assessment was obtained by summing the assessment for the land and for the buildings. Assessment to consideration ratios, hereafter also referred to as assessment ratios or simply ratios, were computed for each transfer and also for various groupings of the transfers, e.g. by county, acreage, location, etc. The assessment ratio can be used to (1) determine how well market values are being reflected in the assessments—in West Virginia it would be expected to be around 0.50 if assessments were keeping up with market values, and (2) to measure the equitability in the treatment of either individual land owners or of the owners of various classifications of property. In general, the less the variability that exists in the ratios the more equitable the procedure, although variation is not an assurance of lack of equity. Equitability, here, refers to the tax burden for the class of property being proportional to true market value of the property.

For the analyses reported in this section only those transfers for which assessments were available for both before and after the transfer, i.e., for July 1, 1968 and July 1, 1969, were used. Properties transferred to a public agency such as the Department of Highways, U. S. Government, and other state or local government units are not taxed, hence, no after sale assessment would be made. In other cases parcelization or consolidation of parcels makes it difficult or impossible to accurately trace either the before or after sale assessment. Elimination of all transfers where one or the other assessed value was missing left 31,415 transfers which are used for the analysis in this section.

The average pre-sale assessment was \$3,075^{4,705} which, with the average consideration of \$9,424, resulted in an assessment-consideration ratio of 0.39 (Table 4). The after-sale average assessment increased by 14.8 percent to \$4,253 making the post-sale average ratio 0.45. Land and building assessments both increased with building assessments increasing relatively more—15.4 percent compared with a 13.3 increase percent for land. Not all properties have buildings and some had additions and others deletions which helps explain the changes for improvements but the land assessments generally must be attributed to value changes.⁸ Overall, most assessments were not changed after the property was transferred—60.25 percent (18,927) were unchanged, while 33.67 percent (10,577) had increased assessments, and 6.08 percent (1,911) of the assessments were decreased.

The post-sale assessments were on the average only five points less than the 50 percent, which would indicate that assessments tend to keep up with market values. However, the pre-sale ratio of 0.39 is 11 percentage points less than 50

⁸The effects of changes in the status of improvements will be evaluated in a later section.

**Table 4. Assessments and Assessment Ratios for Land Transfers
in West Virginia, 1968-69**

	Average	Total
Average Consideration (\$)	9,424	296,064,904
1968 Assessment (\$)	3,705	116,379,186
1968 Assessment Ratio	0.39	0.39
1969 Assessment (\$)	4,253	133,597,424
1969 Assessment Ratio	0.45	0.45
Percentage Change (1968 to 1969)	14.8	14.8
1968 Land Assessment (\$)	1,058	33,232,161
1969 Land Assessment (\$)	1,119	37,666,216
Percentage Change	13.3	13.3
1968 Building Assessment (\$) *	2,647	83,147,025
1969 Building Assessment (\$) *	3,044	95,931,208
Percentage Change	15.4	15.4
Total Number of Transfers		31,415
Transfers with Building Assessments — 1968		22,282
Transfers with Building Assessments — 1969		23,264
Changes in Assessments:	No.	Percent
Transfers with Decreased Assessments	1,911	6.08
Transfers with Unchanged Assessments	18,927	60.25
Transfers with Increased Assessments	10,577	33.67
	31,415	100.00

* Average for all 31,415 properties where unimproved real estate had no assessment.

percent. This indicates a considerable gap between actual and assessed values. A substantial portion of the change in the post-sale ratio can be attributed to additional assessments due to additional improvements. The 1968-69 tax year chosen for this study was shortly after the completion of the State-conducted reappraisal program, which means that the market value par status intended to be achieved by that program is rapidly being undermined by increased values while assessments lag. With property values increasing even more rapidly in recent years the gap can be expected to widen. A further complication is introduced by the relationships between assessed values of properties sold and those not transferred. In general, no adjustments are made in the assessed values of nontransferred properties unless improvements have been added or deleted. Thus, adjusting the assessments of transferred properties tends to have the effect

of causing greater inequities in the tax burdens of purchasers vs. those already owning property.⁹

An overall evaluation of equity can be obtained through the examination of the distribution of the assessment ratios of the individual property transfers. For this, the ratios were grouped by tenths, except that all under .2 were included in one category and all equal to or greater than 1.0 were included in another group. There was a wide range in assessment ratios for both the before and after sale data (Table 5), with the ratios ranging from under 0.1 to several thousand.¹⁰ In the pre-sale assessment data the ratios were very dispersed although concentrated in the range below 0.50 with 68 percent below that ratio. The post-sale ratios were more concentrated between 0.3 and 0.6 with substantially fewer at ratios under 0.3 than for the pre-sale data, an expected result since the average assessments were increased for the year following the sale.

The wide variation in the ratios can be considered *prima facie* evidence of the existence of inequities and/or non-uniform treatment of property in the assessment process.¹¹ But since the county is the taxing unit, variation at the State level is not per se an indication of inequitable tax burdens. The individual county reports and other studies, however, have shown that the variations are

**Table 5. Distribution of Assessment-Consideration Ratios
for West Virginia, 1968 and 1969**

Range of Ratios	Pre-Sale (1968)		Post-Sale (1969)	
	Frequency	Percent	Frequency	Percent
Under .2	4,707	14.98	2,321	7.39
.2-.2999	3,897	12.41	2,722	8.67
.3-.3999	6,202	19.74	5,271	16.78
.4-.4999	6,601	21.01	8,865	28.22
.5-.5999	3,312	10.54	4,493	14.30
.6-.6999	1,541	4.91	1,633	5.20
.7-.7999	903	2.87	975	3.10
.8-.8999	614	1.96	674	2.14
.9-.9999	415	1.32	465	1.48
1.0 & over	3,223	10.26	3,996	12.72
All	31,415	100.00	31,415	100.0

⁹The practice of reassessment of transferred real estate varies considerably from county to county (assessor to assessor) and will be discussed in a later section of this report.

¹⁰These very large ratios can be ignored since in general they represent parcels where the reported consideration was nominal; *i.e.*, where the transfer was not always a bona fide sale.

¹¹Such evidence cannot be considered conclusive since actual sales values of similar properties can and do vary widely even within small geographic areas. Market imperfections, such as lack of knowledge by either the buyer or seller, result in such differences and eventually the assessor or other appraiser must reconcile such differences in attempting to develop fair and just assessments.

not limited to the State data. Equal and sometimes more striking variations exist within many of the individual counties. The county differences along with other factors that seem influential in assessment levels and ratios are discussed in the following sections.

General Factors Affecting Assessment Ratios

The variability in assessment-consideration ratios demonstrated in the preceding section may be caused by several factors. To determine if the different ratios for different properties are caused by justifiable reasons such as a reported sale value not closely related to the actual market price or inequitable treatments, whether intended or not, additional analyses are required.¹² The very high ratios associated with low valued properties are easy to explain because many such sales are made for other than market reasons. Post-sale ratios may vary due to the addition, deletion, or change in buildings or other improvements on the land. However, after accounting for such factors substantial variation still exists in both the pre-sale and post-sale ratios.

One factor that cannot be completely accounted for is the possible effect of differential rates of change in market values for different types of properties which could cause substantial variation, i.e., if the values of some properties increased more rapidly than others, their ratios, in the absence of periodic reassessments, would be lower. Since the pre-sale assessment levels for properties that had not changed ownership in the preceding 10-12 years generally were based on the reappraisals conducted for the State by professional appraisal firms much of the variation in the pre-sale ratios probably is attributed to differential price changes or to biases in the reappraisal program. Since the county assessors, and on appeal the county commissioners, have broad assessment powers their activities also could have influenced the amounts and kinds of variations in the ratios sufficiently to account for a substantial amount of the variation. Certainly, the post-sale ratios depend primarily on the practices of the individual assessors.

The variations in assessment ratios associated with a number of factors, including size of transaction, size and type of parcel, location, existence of improvements, and tax class, were examined to determine if systematic types of differences exist. Variances associated with particular classifications of property may indicate partiality in treatment while variances within a classification may indicate differential treatments of individual landowners, whether intended or

¹²Very detailed studies would be required to determine causes of variations for individual properties. The analyses of average data used in this report therefore must be interpreted cautiously.

not. Some of the variation at the State level is due to variation from county to county and may not be an accurate reflection of relative tax burdens of the property owners.

Value

Assessments should be proportional to the market price regardless of the value of an individual parcel if that amount paid is a reflection of actual value, i.e., if the market functions adequately; of course, some buyers may be overcharged while others get bargains. Classification of the transfers into ten categories based on sales values (Table 6) indicated that the ratio of assessment to sales value was not constant for either the pre- or post-sale assessment data. Assessments tended to decline relatively as considerations increased, i.e., the average assessment ratios declined as average sales values rose. The average ratios for the first three groups, for sales up to \$1,000 per parcel, were very high due to the inclusion of those parcels for which only nominal prices were paid. Many of these are transfers between relatives or between other individuals where non-market factors predominate in the transfers. However, even if the lower valued groups are excluded, the average ratios tend to decline. The post-sale ratios declined by just as much as the pre-sale ratios indicating a continuing "bias" in favor of more valuable properties and to the extent that the more wealthy own or buy the more valuable real estate parcels a bias exists favoring the "rich."

This bias might be caused by several factors. First, the wealthier might be more apt to appeal to the county board of review to reduce assessment levels. The more probable cause, however, is that the assessor has given preferential treatment to them because of custom, perhaps based on the belief that those owning more valuable properties do not benefit proportionately from the government services (such as schools) for which the taxes are used. Another factor might be the greater political influence of the wealthy which public officials may attempt to influence through preferential treatment or, alternatively, the influence that the officials may obtain, intentionally or inadvertently, through campaign contributions, political endorsements, or other activities.¹³

While the value categories seemed to be an important factor affecting average ratios, it should be noted that there was a large amount of variation within each value category. Two measures indicate that there was substantial variability; a distribution of assessment-consideration ratios by value classes

¹³These comments are in no way meant to imply the actual existence of impropriety but merely to indicate some possible explanations. A much different approach would be needed to determine the causes of the observed bias in assessment ratios. The authors believe, based on discussion with assessors and others, that the custom and benefits arguments account for the bias, generally.

Table 6. Sales Values and Assessments by Value Categories for Land Transfers
in West Virginia, 1968-69*

Range of Consideration (dollars)	Number of Sales	Percent of all Sales	Average Consideration (dollars)	Total Consideration (dollars)	Average 1968		Percent of Total Value	Average 1969		Percent Change in Assessment
					Assessment (dollars)	Ratio		Assessment (dollars)	Ratio	
1-99	269	0.8	39	10,581	670	17.18	(.003)	735	18.85	9.7
100-499	2,315	7.4	247	573,765	500	2.02	(.19)	629	2.55	25.8
500-999	2,615	8.3	656	1,716,399	569	0.87	(.58)	707	1.08	24.2
1,000-4,999	10,352	33.0	2,488	25,757,507	1,311	0.53	8.7	1,702	0.68	29.8
5,000-9,999	5,559	17.7	7,000	38,917,601	2,906	0.42	13.1	3,367	0.48	15.8
10,000-19,999	6,533	20.8	14,263	93,181,869	5,404	0.38	31.4	5,940	0.42	9.9
20,000-29,999	2,378	7.6	23,743	56,461,992	8,753	0.37	19.1	9,893	0.42	13.0
30,000-49,999	1,016	3.2	35,861	36,434,954	13,239	0.37	12.3	15,188	0.42	14.7
50,000-99,999	249	0.8	64,106	15,962,641	21,362	0.33	5.4	24,262	0.38	13.6
100,000 & over	129	0.4	209,671	27,047,595	69,139	0.33	9.1	77,095	0.37	11.5
All Sales	31,415	100.0	9,424	296,064,904	3,705	0.39	100.0	4,253	0.45	14.8

*Includes transfers for which assessments were available both before and after the sale.

(Table 7) and the coefficients of variation (Table 8).¹⁴ The coefficients of variation (C.V.) for total assessments were about equal to that for consideration for all transfers but were considerably larger for all the subcategories. Limiting the ranges of consideration naturally reduced the C.V. for consideration in each of the groups and, while the C.V.'s for assessments were reduced, they were, in every case, considerably larger than those for consideration. The distribution of the assessment ratios by value class also indicated considerable variation within each group. The higher valued properties had far fewer observations in larger ratio groups but nonetheless were characterized by a fairly wide range of ratio values.

Location and Type

Properties transferred were identified by their location within municipalities (incorporated or urban areas) or outside such places (rural). All properties within incorporated areas had considerably higher pre-sale ratios (0.42) than those in rural areas (0.35) (Table 9). Much of the difference in the average ratios had disappeared in the post-sale ratios (0.46 vs. 0.42) because the rural properties had been given relatively larger increases in their post-sale assessment levels.

The type of property refers to those with acreages indicated compared to those listed in the transfer records and land books as lots. Acreages tend to be in rural areas, whereas a larger proportion of the lots are in the incorporated areas. Thus, from the data on location it would be expected, as was found, that the average ratio for acreages would be less than for lots, 0.34 for acreages vs. 0.42 for lots. The differences remained much greater for the post-sale average ratios, however, than for those based purely on location (.41 vs. .47) although the relative increase was greater for the acreages than for lots.

An additional tabulation was made by classifying the acreages into a set of various size groups (Table 10). Since total values tend to increase with acreage the results of the value analysis would suggest that the ratios would tend to decline and this was so as acreages increased up to about 200 acres. Between the larger size groups the ratios tended to increase, but were erratic as acreage increased. For the largest category (100,000 acres or more) the average was higher than in the lowest size group (under 1 acre).

A factor in this result may be the tendency to view rural land on a per acre rather than a per parcel basis. The per acre land assessment, however, tended to decrease with the size of parcel, although there was relatively less variation for the group of over 100 to 200 acres. Thus, the higher assessment ratios associated

¹⁴The coefficient of variation (C.V.) is a measure of relative variability obtained by dividing the standard deviation for variable by its mean (average) and multiplying by 100. Its value is independent of the units of measure (acres, dollars, etc.) and a greater C.V. indicated a greater dispersion in (variation of) the variable being considered.

Table 7. Distribution of Assessment Ratios by Value Classes for
Pre-sale and Post-sale Transfers in West Virginia, 1968-69

Consideration Ranges	Ratio Ranges											Total Number of Transfers
	Under 0.2	0.2 0.299	0.3 0.399	0.4 0.499	0.5 0.599	0.6 0.699	0.7 0.799	0.8 0.899	0.9 0.999	1 & over		
						1968 (Pre-sale) Data						
Under	#	2	8	0	4	7	16	0	5	2	225	269
\$100	%	0.7	3.0	0	1.5	2.6	5.9	0	1.9	0.7	83.7	100.0
100-	#	211	202	157	135	314	114	68	77	28	1,009	2,315
499	%	9.1	8.7	6.8	5.8	13.6	4.9	2.9	3.3	1.2	43.6	100.0
500-	#	484	327	227	271	256	178	94	89	49	640	2,615
999	%	18.5	12.5	8.7	10.3	9.8	6.8	3.6	3.4	1.9	24.5	100.0
1,000-	#	2,067	1,312	1,415	1,429	1,130	734	496	320	275	1,174	10,352
4,999	%	20.0	12.7	13.7	13.8	10.9	7.1	4.8	3.1	2.6	11.3	100.0
5,000-	#	800	798	1,191	1,319	740	297	175	71	38	130	5,559
9,999	%	14.4	14.4	21.4	23.7	13.3	5.3	3.2	1.3	0.7	2.3	100.0
10,000-	#	603	831	2,132	2,088	604	150	48	37	15	25	6,533
19,999	%	9.2	12.7	32.6	32.0	9.3	2.3	0.7	0.6	0.2	0.4	100.0
20,000-	#	278	247	746	908	150	24	8	8	2	7	2,378
29,999	%	11.7	10.4	31.4	38.2	6.3	1.0	0.3	0.3	0.1	0.3	100.0
30,000-	#	149	108	258	385	82	15	8	2	4	5	1,016
49,999	%	14.6	10.6	25.4	37.9	8.1	14.7	0.8	0.2	0.4	0.5	100.0
50,000-	#	68	39	54	52	21	3	6	2	2	2	249
99,999	%	27.3	15.7	21.7	20.9	8.4	1.2	2.4	0.8	0.8	0.8	100.0
100,000 & over	#	45	25	22	10	8	10	0	3	0	6	129
	%	34.9	19.4	17.1	7.7	6.2	7.7	0	2.3	0	4.7	100.0
All	#	2,321	2,722	5,271	8,865	4,493	1,633	975	674	465	3,996	31,415
Transfers	%	7.4	8.7	16.8	28.2	14.3	5.2	3.1	2.1	1.5	12.7	100.0

Table 7 (continued)

Consideration Ranges	Ratio Ranges											Total Number of Transfers
	Under 0.2	0.2 0.299	0.3 0.399	0.4 0.499	0.5 0.599	0.6 0.699	0.7 0.799	0.8 0.899	0.9 0.999	1 & over		
					1969 (Post-sale) Data							
Under	#	0	1	0	4	6	14	0	4	2	238	269
\$100	%	0	0.4	0	1.5	2.2	5.2	0	1.5	0.7	88.4	100.0
100-	#	68	111	111	186	416	133	78	67	26	1,119	2,315
499	%	2.9	4.8	4.8	8.0	18.0	5.7	3.4	2.9	1.1	48.4	100.0
500-	#	191	236	235	380	388	195	98	100	55	737	2,615
999	%	7.3	9.0	9.0	14.5	14.8	7.5	3.8	3.8	2.1	28.2	100.0
1,000-	#	1,002	962	1,260	1,977	1,565	763	534	368	307	1,614	10,352
4,999	%	9.7	9.3	12.2	19.1	15.1	7.4	5.1	3.5	3.0	15.6	100.0
5,000-	#	468	576	964	1,743	964	315	198	78	51	202	5,559
9,999	%	8.4	10.4	17.3	31.4	17.3	5.7	3.6	1.4	0.9	3.6	100.0
10,000-	#	322	574	1,775	2,773	786	147	45	43	17	51	6,533
19,999	%	4.9	8.8	27.2	42.4	12.0	2.3	0.7	0.6	0.3	0.8	100.0
20,000-	#	117	137	632	1,201	226	32	9	7	3	14	2,378
29,999	%	4.9	5.8	26.6	50.5	9.5	1.3	0.4	0.3	0.1	0.6	100.0
30,000-	#	78	63	224	508	99	21	7	2	3	11	1,016
49,999	%	7.7	6.2	22.0	50.0	9.7	2.1	0.7	0.2	0.3	1.1	100.0
50,000-	#	39	38	50	75	31	6	4	2	1	3	249
99,999	%	15.7	15.3	20.1	30.1	12.4	2.4	1.6	0.8	0.4	1.2	100.0
100,000 & over	#	36	24	20	18	12	7	2	3	0	7	129
	%	27.9	18.6	15.5	14.0	9.3	5.4	1.6	2.3	0	5.4	100.0
All	#	4,707	3,897	6,202	6,601	3,312	1,541	903	614	415	3,223	31,415
Transfers	%	15.0	12.4	19.7	21.0	10.5	4.9	2.9	2.0	1.3	10.3	100.0

Table 8. Coefficients of Variation for Consideration and Assessment Levels by Various Classifications

	Consideration	Assessments					
		Total 1968	Total 1969	Land 1968	Land 1969	Buildings 1968	Buildings 1969
All Sales	207	212	206	320	352	180	174
Consideration Ranges:							
1-99	84	157	154	178	180	122	178
100-499	48	151	152	157	152	202	276
500-999	23	120	118	138	137	126	151
1,000-4,999	42	89	88	98	97	123	134
5,000-9,999	20	64	59	71	67	104	103
10,000-19,999	19	39	40	44	47	85	87
20,000-29,999	11	35	36	37	41	100	101
30,000-49,999	14	38	62	44	73	91	136
50,000-99,999	20	64	56	86	79	85	84
100,000 & over	80	107	110	141	144	126	144
Rural	269	231	220	377	422	168	153
Urban	153	179	179	267	287	172	173
Acres	339	287	286	414	468	230	219
Lots	144	186	177	266	260	164	159

Table 9. Assessments and Assessment Ratios by Location and Type of Property for West Virginia, 1968-69

Location or Type	Consideration (dollars)	Assessment 1968 (dollars)	Ratio 1968	Assessment 1969 (dollars)	Ratio 1969
Rural	6,982	2,468	0.35	3,044	0.44
Urban	13,178	5,589	0.42	6,103	0.46
Acres	7,560	2,547	0.34	3,090	0.41
Lots	10,460	4,348	0.42	4,898	0.47

**Table 10. Values, Assessments and Assessment-Consideration Ratios for
West Virginia Real Estate Classified by Acreages, 1968-69**

Range of Acres	Consid- eration (\$)	1968			1969				
		Building* Assess. (\$)	Land Assess. (\$)	Total Assess. (\$)	Ratio	Building* Assess. (\$)	Land Assess. (\$)	Total Assess. (\$)	Ratio
Under 1	6,061	2,902	589	2,326	0.38	3,271	737	2,895	0.48
1-4.9	6,639	2,603	642	2,297	0.35	3,074	757	2,816	0.42
5-9.9	8,387	2,792	886	2,556	0.30	3,151	1,328	3,262	0.39
10-24.9	5,927	1,730	725	1,771	0.30	2,060	978	2,235	0.38
25-49.9	5,461	1,437	770	1,666	0.31	1,666	918	1,952	0.36
50-99.9	7,820	1,506	1,382	2,428	0.31	1,738	1,448	2,666	0.34
100-199.9	14,441	2,381	4,161	4,161	0.29	2,562	2,901	4,765	0.33
200-299.9	17,537	2,657	3,922	6,001	0.34	3,267	4,432	6,988	0.40
300-499.9	25,406	5,734	5,489	9,386	0.37	5,773	5,993	9,841	0.39
500-999.9	35,516	4,668	7,977	11,089	0.31	4,740	8,947	12,108	0.34
1,000	155,065	21,944	39,857	56,925	0.37	23,679	65,279	81,065	0.52
All Acres	7,560	2,445	995	2,540	0.34	2,809	1,229	3,083	0.41

*Average is only for those parcels with building assessments; thus, the total assessment is not the sum of land and building assessments.

with the larger acreage groups was due to relatively larger assessments for improvements. Much of the increases in the post-sale ratios in the higher groups also were attributable to larger building assessments.

Farmland would be an important use in many of the intermediate and larger acreages. Thus, it appears that such land may be receiving a form of de facto use value assessment, i.e., assessed lower than market values would indicate because the farm use value is less than the market value. Many states have a use value assessment law which formally allows for such favorable treatment—generally in exchange for keeping the land in agricultural use and perhaps subject to penalties if changes are made in the use. Since land is not officially classified as farm or nonfarm, however, this conclusion can only be tentative.

Improvements

Buildings and/or other improvements had a major influence on the total assessed values of a majority of the parcels transferred in 1968-69.¹⁵ Assessments overall and per parcel for improvements exceeded those for the land by multiplying these by four (Tables 11 and 12). Total land assessments were 40 percent of total building assessments for the 31,415 properties analyzed (39 percent for the post-sale assessments). Both types had increased assessments and, typically, the assessments increased by about the same percentage. About two-thirds of the properties transferred had assessments for improvements and a net of nearly 2,000 had assessments for improvements added to the post-sale assessments. Increased assessments for improvements accounted for nearly three-fourths of the total increase in assessed values.

Perhaps the most striking result (see Table 13) of the ratios analysis was the very low assessment ratio of unimproved properties (pre-sale ratio of 0.18) in contrast with the improved properties (ratio of 0.42). To some extent this may be due to a relatively large increase in value when land is converted from open space to residential or other uses. Assessors may tend to not revalue subdivided properties until they are sold to the builder or homeowner. In addition, on several parcels improvements were added between the 1968 and 1969 assessments. In many cases the improvements were probably built prior to the purchase after July 1, 1968 and caused a higher average consideration.

An analysis of the properties with and without improvements in both time periods and of those with either added or deleted improvements tends to indicate a fairly general favorable treatment of unimproved real estate (Table 14). There were nearly 7,800 properties that did not have improvements in either time period and the average assessment ratio of these was only 0.24 compared to 0.18 for the average pre-sale ratio for all unimproved properties.

¹⁵The most common type of improvement is a residence. Farm buildings and other commercial or industrial facilities were on many properties.

Table 11. Total Land and Building Assessments by Consideration Classes in 1968 and 1969

Consideration	Total Land Assessment 1968	Total Building Assessment 1968	Ratio Land to Building 1968	Total Assessment 1968	Total Land Assessment 1969	Total Building Assessment 1969	Ratio Land to Building Assessment 1969	Total Assessment 1969
1-99	56,065	125,352	.45	181,417	65,225	132,630	.49	197,855
100-499	485,416	672,149	.72	1,157,565	517,453	939,514	.55	1,456,967
500-999	719,087	770,285	.93	1,489,372	794,160	1,055,215	.75	1,849,375
1,000-4,999	5,439,527	8,141,599	.67	13,581,126	6,034,105	11,589,287	.52	17,623,392
5,000-9,999	4,564,698	11,595,303	.39	16,160,001	5,120,875	13,596,985	.38	18,717,860
10,000-19,999	7,865,536	27,439,456	.29	35,304,992	8,677,700	30,130,146	.29	38,807,846
20,000-29,999	4,730,503	16,084,425	.29	20,814,928	5,243,180	18,282,630	.29	23,525,810
30,000-49,999	3,675,514	9,775,961	.38	13,451,475	4,234,490	11,197,181	.38	15,431,671
50,000-99,999	1,931,270	3,388,040	.57	5,319,310	2,340,340	3,700,995	.63	6,041,335
100,000 & over	3,764,545	5,154,455	.73	8,919,000	4,638,688	5,306,625	.87	9,945,313
All Sales	33,232,161	83,147,025	.40	116,379,186	37,666,211	95,931,208	.39	133,597,424

Table 12. Average Land and Buildings Assessments by Consideration Classes for West Virginia, 1968-69

Ranges of Consideration	Average Land Assessment		No. With Land Assessment	Percent Change in Assessment	Average Building Assessment		No. With Building Assessment	Average Building Assessment		Percent Change in Assessment
	1968	1969			1968	1969		1968	1969	
1-99	208	242	269	16.3	1,348	1,442	92	1,442	92	6.9
100-499	210	223	2,315	6.1	897	1,143	822	1,143	822	27.4
500-999	275	303	2,615	10.1	785	991	1,065	991	1,065	26.2
1,000-4,999	525	583	10,352	11.0	1,328	1,753	6,131	1,753	6,613	32.0
5,000-9,999	821	921	5,559	12.1	2,439	2,795	4,754	2,795	4,865	14.5
10,000-19,999	1,204	1,328	6,533	10.2	4,469	4,831	6,140	4,831	6,237	8.1
20,000-29,999	1,989	2,205	2,378	10.8	7,382	8,005	2,179	8,005	2,284	8.4
30,000-49,999	3,618	4,168	1,016	15.2	10,580	11,664	924	11,664	960	10.2
50,000-99,999	7,756	9,399	249	21.1	15,261	16,671	222	16,671	222	9.2
100,000 & over	29,183	35,959	129	23.2	47,288	51,025	104	51,025	104	7.9
All Sales	1,058	1,199	31,415	13.3	3,732	4,124	22,282	4,124	23,264	10.5

**Table 13. Consideration, Assessments, and Assessment Ratios
for Different Types of Properties, West Virginia, 1968-69**

	Consid- eration	Assessments				Number of Transfers	Acres	No. with Added Improvement
		1968		1969				
		\$	Ratio	\$	Ratio			
Acreages, Rural with Building	9,085	3,330	.37	3,668	.40	6,157	38.6	—
Acreages, Rural w/o Building	3,687	666	.18	1,425	.39	3,828	27.9	569
Acreages, Urban * with Building	15,618	6,072	.39	6,751	.43	784	4.1	—
Acreage, Urban * w/o Building	6,187	1,599	.26	3,351	.54	329	10.4	61
Lots, Rural with Building	9,327	4,008	.43	4,236	.45	5,271	0.0	—
Lots, Rural w/o Buildings	3,334	593	.18	1,918	.58	3,480	0.0	722
Lots, Urban * with Buildings	14,561	6,448	.44	6,732	.46	9,741	0.0	—
Lots, Urban w/o Buildings	5,197	1,050	.20	2,607	.50	1,639	0.0	370
All Urban *	13,178	5,589	.42	6,103	.46	12,493	—	—
All Rural	6,982	2,468	.35	3,044	.44	18,736	—	—
Acres, Rural	7,016	2,309	.33	2,803	.40	9,985	34.5	—
Acres, Urban *	12,830	4,750	.37	5,746	.45	1,113	6.0	—
Lots, Rural	6,943	2,650	.38	3,314	.48	8,751	—	—
Lots, Urban *	13,212	5,671	.43	6,138	.46	11,380	—	—
All Improved (68)	11,768	4,960	.42	5,257	.44	22,068	—	-539
All Unimproved (68)	3,892	741	.18	1,835	.48	9,348	—	1,736

*Urban = any incorporated area.

Table 14. Effects of Changes in Assessments for Improvements
on Assessment-Consideration Ratios

	No. Improvements Either Year	Improvements Added	Improvements Removed	Improvements Both Years
No. of Properties	7,792	1,556	560	21,507
Consideration - \$	3,125	7,737	9,273	11,833
Total 1968				
Assessment - \$	740	747	4,281	4,978
Ratio - 68	0.24	0.10	0.46	0.42
Total 1969				
Assessment - \$	933	6,634	2,966	5,316
Ratio - 69	0.30	0.86	0.32	0.45
Change in Assessment				
1968-69 - \$	+ 193	+ 5,887	- 1,315	+ 338
1968 Land				
Assessment - \$	740	747	1,519	1,184
1969 Land				
Assessment - \$	933	979	2,966	1,265
Change in Land				
Assessment - \$	+ 193	+ 232	+ 1,447	+ 81
1968 Building				
Assessment - \$	—	0	2,762	3,794
1969 Building				
Assessment - \$	—	5,655	0	4,051
Change in Building				
Assessment - \$	—	+ 5,655	- 2,762	+ 257
No. of Properties with Change	—	1,556	21	—

The favorable treatment of unimproved land was common whether rural or urban and whether acreages or lots. Assessments for unimproved land that was sold and that did not have improvements added did increase relatively more, about 25 percent, than other properties, but the post-sale average ratio of 0.30 remained much lower than for improved properties.

A small number of parcels had all improvements removed prior to the post-sale assessment. Since the removal of improvements should reduce the actual value of the land the post-sale assessments and ratios should be expected to decline—and they did. Interestingly, however, the land assessments on such properties were increased by relatively large amounts. Thus, it appears that a portion of the building assessments were transferred to the land.

Tax Class

Real estate in West Virginia is divided into three classes for tax purposes—Class II is farmland and owner occupied residences, Class III is other rural real estate, and Class IV is other urban real estate. Examination of the assessment ratios for properties divided into those three groups indicated that the average ratios were: Class II—.39, Class III—.32, and Class IV—.43 (Table 15). These differences seem to be as much attributable to location as to tax class. Class II properties are in both rural and urban locations and the average ratio for this class is between those for the other two. Class III, other rural properties, had an average ratio close to that of all rural properties, while the average Class IV ratio was similar to that for all urban properties.¹⁶

County

One of the major variables as far as affecting assessments to consideration ratios was the county where the sale occurred. Although State laws govern the assessment process individual county assessors and their deputies exercise their own

Table 15. Effect of Tax Class on Consideration and Assessments for Real Estate in West Virginia

	Class II	Class III	Class IV
Number of Sales	19,758	6,896	4,729
Consideration - \$	9,895	5,620	12,927
1968 Assessment - \$	3,895	1,820	5,623
1968 Assessment Ratio	0.39	0.32	0.43
1969 Assessment - \$	4,519	2,197	6,150
1969 Assessment Ratio	0.46	0.39	0.48

¹⁶The individual county reports indicate that tax class seems to have an importance in some counties.

judgment in determining the actual assessed value of a particular parcel of real estate. Traditions and customs also play a role in the process and may be very important. The assessor, however, is an elected official and necessarily subject to political processes. As a consequence, the assessment levels can be expected to be affected by such factors as associated with the particular county and assessor (as well as predecessors).

Assessments in relation to values appear to vary widely among counties as well as within counties (Table 16). The average pre-sale assessment ratio varied from a low of .240 in Pendleton County to a high of .576 in Mingo (see Figure 3, Figure 4, and Appendix Table II). Post-sale ratios were somewhat less dispersed but varied from .324 in Pocahontas to .668 in McDowell. The post-sale average ratios shifted upward but varied about as widely from county to county

Table 16. Distribution of Average Assessment Ratios for all 55 West Virginia Counties

Ratio Ranges	Number of Counties	
	Pre-Sale	Post-Sale
Under .30	7	0
.30-.399	24	11
.40-.499	17	26
.50-.599	7	15
.60 and over	0	3

as the pre-sale ratios.¹⁷ Ratios in some counties underwent large changes, but in others they were relatively similar after the sales.

One of the important practices that differs among counties is reassessing a property after it is sold. All assessors tend to reassess if there has been a change in improvements, additions, deletions, or new structures, but some tend to routinely reassess if a property is sold, while others do not make changes in the assessed values of most transferred property. Table 17 shows the distribution of counties with no changes and those with increased assessments by the percentage of properties affected. In over 60 percent of the counties (34), 50 percent or more of the transferred properties had assessments that were not changed after the transfer—this ranged from a low of under 1 percent in one county with no changes to nearly 98 percent in another county (see Appendix Table IV for the data on individual counties).

Although the more prevalent practice appears to be not to reassess on the basis of transfer values several assessors do so routinely. Over 30 percent of the counties (16) had 50 percent or more of the assessed values raised and in one

¹⁷ Average ratios increased in 50 counties but decreased in the other five.

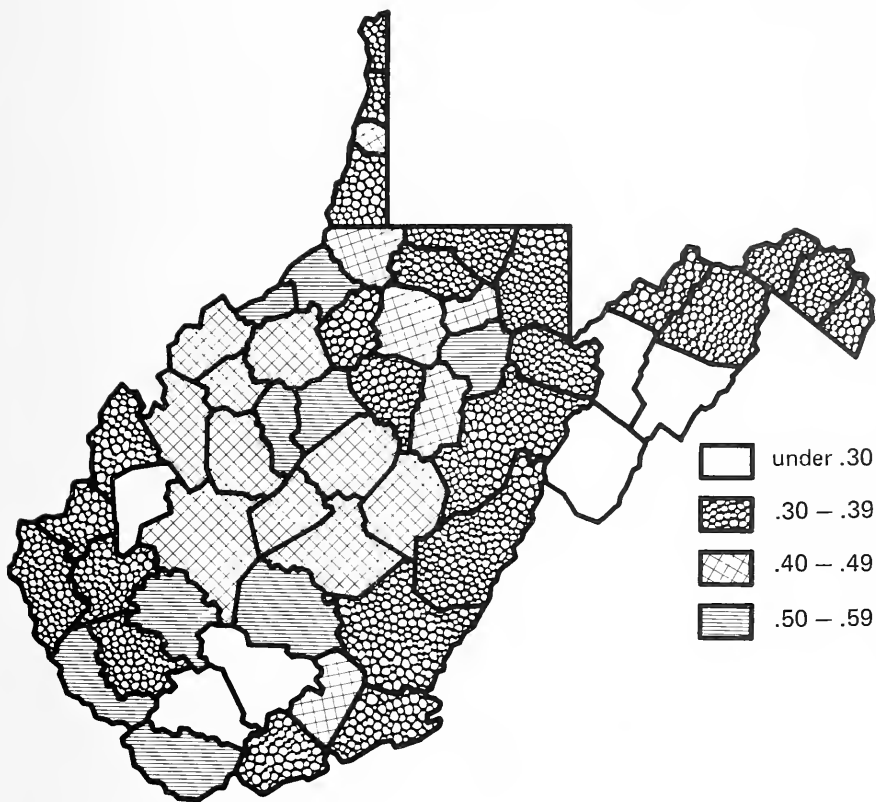


Figure 3. Presale Assessment Consideration Ratios for Land Transferred in West Virginia, 1968-1969.

Table 17. Distribution of Number of Counties with no Changes and with Increases in Assessments by Percentage of Transfers

Percentage Categories	No Change in Assessments	Increase in Assessments
Under 25	4	25
25 to 49.9	17	14
50 to 74.5	15	14
75 and over	19	2

county nearly 90 percent were increased. Since both land and building assessments were raised not all of these changes can be attributed to alterations in improvements.

The differential treatments of the various types of properties found at the State level also tend to prevail at the individual county level, although there are exceptions. Thus, rural land and unimproved properties generally seem to receive favorable treatment vis-a-vis other properties in most counties.

The classification of counties by population density, location in the State, or other factors does not appear to be important in the determination of assessment practices. Some tendency may exist for the assessors in the larger, more populous counties to reassess more aggressively, but there are many exceptions. Similarly there appears to be a conservative (no change) approach in the more rural counties, but again important exceptions exist.

SUMMARY AND CONCLUSIONS

Data on land transfers from West Virginia's 55 counties were collected for the fiscal year 1968-69. Measures obtained were sales value, assessments, size, type, location, and tax class for each parcel transferred. Tax assessments included both pre-sale and post-sale total assessments, building (improvements) assessments, and land assessments. Assessment to consideration ratios were calculated by dividing the total assessed values by the consideration (sales value) for each parcel. Although data on over 36,000 transfers were recorded, only 31,415 had both before and after sale assessments and this latter group was used for the main part of this summary analysis.

Major findings included the existence of wide variations in sales values, assessments, and assessment ratios. Assessment ratios are an important measure used in evaluating assessment practices and for analyzing the factors which are important in causing variations in the treatment of particular properties or types of properties. The ratio variations were large both within and among counties. The post-sale assessments were, on the average, considerably higher than the pre-sale assessments, although for over 60 percent of the parcels transferred there was no change in assessed values while most of the rest (33.7 percent) had

increased assessments. Although average land and average building assessments both increased, nearly three-fourths of the total increase was due to increased assessments for improvements (generally buildings). Much of this was due to new construction and additions to or remodeling of existing structures.

Among the factors that seemed to affect the way a parcel of land tended to be assessed relative to its sales value were value, size, type of property, location, existence of improvements, and county (or assessor). Assessment ratios tended to decline as property values (consideration) increased, which implies a favorable treatment of such parcels from the standpoint of tax burden. The ratios also tended to decline as acreage increased up to parcels of about 200 acres, but for larger parcels the average ratios again increased. In general, parcels with size in acreages indicated were assessed at lower ratios relative to value than those classified as lots. Land in rural areas also was typically assessed relatively lower than parcels located within incorporated areas, cities or towns. The most outstanding difference, however, was the very favorable ratios typically prevailing for unimproved properties in comparison to those with improvements—the ratios were less than half (.18 vs. .42). Although the post-sale assessments for unimproved properties (that remained without post-sale assessments for buildings) increased relatively more than did those for improved properties, the post-sale ratios for unimproved properties remained well below the others (.24 compared with .46).

The generalizations found for the State also apply to the majority of the individual counties. However, practices vary tremendously from county to county (and may change within a county when a different assessor is elected). Some assessors routinely reassess a property when it is transferred to a new owner; others make changes only when improvements are made or deleted. A State-wide reappraisal (reassessment) was carried out over a decade-long program starting in 1957, but systematic, periodic reassessments are not made. This lack of a systematic reworking of assessed values at frequent intervals can account for a substantial portion of the variations in assessed values and the corresponding inequitable tax payments. Reassessment only of transferred real estate actually contributes to the existence of inequities since those properties not exchanged will remain at the old levels and, in an era of rising values, such properties will retain relatively lower tax liabilities.

The other main sources of variation accounting for many of the different rates of assessment for different properties probably are customs and beliefs which tend to prevail. Farms and rural land are treated relatively more favorably than residences and urban property. More valuable properties also typically receive an assessment break while unimproved land also is very frequently benefited by low assessments relative to value.

APPENDIX

County Data Tables

**TABLE I. Division of Resource Management Publication Numbers
and Dates for Individual County Reports**

County	R. M. Number	Month	Year
Barbour	21	September	1973
Berkeley	19	August	1973
Boone	6	November	1972
Braxton	3	May	1972
Brooke	47	March	1974
Cabell	45	March	1974
Calhoun	29	December	1973
Clay	12	May	1973
Doddridge	22	September	1973
Fayette	44	March	1974
Gilmer	10	May	1973
Grant	18	July	1973
Greenbrier	31	January	1974
Hampshire	4	July	1972
Hancock	9	April	1973
Hardy	40	February	1974
Harrison	62	December	1974
Jackson	26	November	1973
Jefferson	50	June	1974
Kanawha	48	April	1974
Lewis	27	December	1973
Lincoln	24	September	1973
Logan	49	April	1974
McDowell	53	June	1974
Marion	30	December	1973
Marshall	14	June	1973
Mason	42	February	1974
Mercer	54	June	1974
Mineral	52	June	1974
Mingo	46	February	1974
Monongalia	56	June	1974
Monroe	38	February	1974
Morgan	39	February	1974
Nicholas	11	May	1973
Ohio	37	February	1974
Pendleton	33	January	1974
Pleasant	51	June	1974
Pocahontas	23	September	1973
Preston	32	January	1974
Putnam	55	June	1974
Raleigh	34	January	1974
Randolph	16	June	1973
Ritchie	17	July	1973
Roane	41	February	1974
Summers	5	August	1972
Taylor	7	February	1973
Tucker	8	February	1973
Tyler	15	June	1973
Upshur	2	March	1972
Wayne	28	November	1973
Webster	35	January	1974
Wetzel	43	February	1974
Wirt	20	September	1973
Wood	25	October	1973
Wyoming	36	February	1974

**TABLE II. State Values on Assessments and Values for Properties
Transferred in West Virginia, 1968-69**

County	Consid- eration	Assessments		Assessment Ratios	
		Pre-sale	Post-sale	Pre-sale	Post-sale
Barbour	\$ 4,561	\$2,281	2,287	0.50	0.50
Berkeley	10,798	3,210	4,039	0.30	0.42
Boone	4,133	2,073	1,988	0.50	0.48
Braxton	4,112	1,628	1,726	0.40	0.42
Brooke	10,429	3,845	4,683	0.37	0.45
Cabell	14,495	5,629	6,391	0.39	0.44
Calhoun	4,857	2,500	2,608	0.51	0.54
Clay	2,750	1,114	1,703	0.41	0.62
Doddridge	5,685	2,180	2,312	0.39	0.41
Fayette	4,595	2,374	2,333	0.52	0.51
Gilmer	3,035	1,541	1,754	0.51	0.58
Grant	5,781	1,488	1,978	0.26	0.34
Greenbrier	6,091	2,284	2,448	0.38	0.40
Hampshire	7,707	2,993	4,226	0.39	0.55
Hancock	20,589	7,147	7,018	0.35	0.34
Hardy	8,649	2,288	3,114	0.27	0.36
Harrison	8,591	3,704	3,993	0.43	0.47
Jackson	8,424	3,044	3,849	0.36	0.46
Jefferson	7,529	2,542	3,286	0.34	0.44
Kanawha	14,631	6,231	6,709	0.43	0.46
Lewis	7,496	2,716	3,043	0.36	0.41
Lincoln	3,928	1,438	1,714	0.37	0.44
Logan	4,936	1,561	2,125	0.32	0.43
McDowell	2,981	1,624	1,994	0.55	0.67
Marion	10,284	3,458	4,389	0.34	0.43
Marshall	10,050	3,366	5,314	0.34	0.53
Mason	6,858	2,454	2,644	0.36	0.39
Mercer	8,731	3,824	4,552	0.44	0.52
Mineral	7,655	2,886	3,405	0.38	0.45
Mingo	4,094	2,245	2,285	0.55	0.56
Monongalia	13,823	4,746	6,134	0.34	0.44
Monroe	4,762	1,667	2,299	0.35	0.48
Morgan	11,412	4,376	4,423	0.38	0.39
Nicholas	5,739	2,624	3,098	0.46	0.54
Ohio	17,067	7,780	8,293	0.46	0.49
Pendleton	7,322	1,758	2,838	0.24	0.39
Pleasant	7,001	3,486	3,267	0.50	0.47
Pocahontas	6,307	2,128	2,437	0.34	0.39
Preston	6,796	2,402	2,980	0.35	0.44
Putnam	10,438	2,701	3,918	0.26	0.38
Raleigh	6,501	1,887	3,241	0.29	0.50
Randolph	8,137	2,802	2,948	0.34	0.36
Ritchie	4,135	1,835	1,875	0.44	0.45
Roane	5,531	2,395	2,692	0.43	0.49
Summers	5,036	2,226	2,373	0.44	0.47
Taylor	4,577	2,055	2,491	0.45	0.54
Tucker	3,860	1,427	1,624	0.37	0.42
Tyler	5,474	2,753	2,991	0.50	0.55
Upshur	6,098	2,739	2,603	0.45	0.43
Wayne	7,165	2,395	2,634	0.33	0.37
Webster	2,399	1,070	1,457	0.45	0.61
Wetzel	7,182	3,337	3,869	0.47	0.54
Wirt	4,329	1,932	1,980	0.45	0.46
Wood	12,744	5,288	5,830	0.42	0.46
Wyoming	3,734	977	1,428	0.26	0.38
State	9,424	3,705	4,253	0.39	0.45

**TABLE III. Average Assessments for Buildings and Land
for Land Transfers in West Virginia, 1968-69**

County	1968		1969		Land Assessments		
	Building Assessments (\$)	(Number)	Building Assessments (\$)	(Number)	(\$-1968)	(\$-1969)	Number
Barbour	2,185	195	2,273	197	801	732	288
Berkeley	4,254	447	4,684	503	554	748	716
Boone	1,758	263	1,887	271	792	572	361
Braxton	1,509	118	1,558	123	535	549	163
Brooke	4,220	316	4,722	347	715	836	426
Cabell	5,590	1,516	6,062	1,621	1,408	1,497	2,008
Calhoun	1,769	93	1,902	92	1,017	1,031	111
Clay	901	86	1,003	87	422	924	112
Doddridge	1,289	127	1,397	132	1,275	1,293	181
Fayette	2,229	640	2,161	649	691	678	848
Gilmer	1,797	95	1,936	105	500	514	164
Grant	2,605	79	2,616	103	569	775	224
Greenbrier	2,959	480	3,066	503	567	582	827
Hampshire	3,547	191	4,189	221	1,352	1,984	413
Hancock	5,632	423	5,499	423	1,515	1,520	423
Hardy	2,358	111	2,963	139	1,071	1,198	215
Harrison	3,396	1,062	3,808	1,046	1,017	1,025	1,342
Jackson	3,216	292	3,669	338	915	1,037	441
Jefferson	4,398	286	4,973	325	1,114	1,451	881
Kanawha	5,306	3,392	5,653	3,484	1,983	2,060	4,237
Lewis	2,958	149	3,200	154	791	891	229
Lincoln	1,699	197	1,862	211	421	519	329
Logan	1,530	407	2,051	421	377	484	526
McDowell	1,590	496	1,890	532	376	403	632
Marion	3,345	448	4,283	440	641	847	532
Marshall	2,567	491	4,044	492	804	1,270	492
Mason	2,855	333	2,981	349	684	706	537
Mercer	3,859	834	4,564	847	920	1,063	1,108
Mineral	3,842	301	3,997	342	613	719	509
Mingo	2,294	350	2,403	387	695	490	518
Monongalia	2,870	588	3,571	608	2,296	2,983	689
Monroe	1,762	171	2,445	191	883	1,086	385
Morgan	1,261	138	1,277	138	3,115	3,145	138
Nicholas	2,570	147	3,020	150	696	787	196
Ohio	6,910	798	7,211	717	1,667	2,561	902
Pendleton	1,836	59	3,214	72	1,026	1,274	148
Pleasant	3,070	122	3,289	128	1,623	1,172	201
Pocahontas	1,873	113	2,557	103	996	1,028	187
Preston	2,276	221	2,719	226	586	761	277
Putnam	3,928	425	4,436	505	780	1,340	869
Raleigh	2,291	701	3,607	764	525	905	1,180
Randolph	2,396	260	2,520	264	946	963	335
Ritchie	1,654	186	1,682	188	670	678	264
Roane	2,233	233	2,465	247	909	952	350
Summers	2,035	179	2,195	180	676	691	235
Taylor	1,963	121	2,419	124	523	555	155
Tucker	1,653	96	1,924	99	477	483	167
Tyler	3,227	168	3,369	179	585	578	250
Upshur	2,619	291	2,560	281	810	782	395
Wayne	2,666	562	2,885	583	607	627	838
Webster	931	129	1,309	124	375	519	173
Wetzel	3,299	343	3,803	364	979	984	480
Wirt	1,512	79	1,487	84	780	786	99
Wood	5,749	1,613	6,088	1,715	1,070	1,081	2,197
Wyoming	1,164	326	1,506	352	247	406	519
State	3,732	22,282	4,121	23,264	1,058	1,119	31,415

**TABLE IV. Number of Transferred Properties with Changes in
Assessment Ratios for Land Transfers in West Virginia, 1968-69**

County	Total Transfers	Increases (No.)	Increases (%)	Decreases (No.)	Decreases (%)	No Change (No.)	No Change (%)
Barbour	288	39	13.5	40	13.9	209	72.6
Berkeley	333	226	21.3	36	10.8	454	67.9
Boone	361	71	19.7	64	17.7	226	62.6
Braxton	163	12	7.4	3	1.8	148	90.8
Brooke	426	222	52.1	43	10.1	161	37.8
Cabell	2,008	419	20.9	66	3.3	1,523	75.8
Calhoun	111	29	26.1	4	3.6	78	70.3
Clay	112	79	70.5	4	3.6	29	25.9
Doddridge	181	11	6.1	4	2.2	166	91.7
Fayette	848	112	13.2	123	14.5	613	72.3
Gilmer	164	12	7.3	2	1.2	150	91.5
Grant	224	113	50.4	16	7.1	95	42.4
Greenbrier	827	74	8.9	23	2.8	730	88.3
Hampshire	413	305	73.8	39	9.4	69	16.7
Hancock	423	16	3.7	18	4.3	389	92.0
Hardy	215	129	60.0	17	7.9	69	32.1
Harrison	1,342	461	34.4	102	7.6	779	58.0
Jackson	441	125	28.3	30	6.8	286	64.9
Jefferson	881	473	35.8	23	1.7	385	29.1
Kanawha	4,237	1,706	30.7	203	3.7	2,328	41.9
Lewis	229	57	24.9	16	7.0	156	68.1
Lincoln	329	174	52.9	32	9.7	123	37.4
Logan	526	298	56.7	61	11.6	167	31.7
McDowell	632	199	31.5	26	4.1	407	64.4
Marion	532	381	71.6	78	14.7	73	13.7
Marshall	492	334	67.8	14	2.8	144	29.3
Mason	537	95	17.7	7	1.3	435	81.0
Mercer	1,108	593	53.5	87	7.9	428	38.6
Mineral	509	133	26.1	44	8.6	332	65.2
Mingo	518	185	35.7	39	7.5	294	56.8
Monongalia	689	423	61.4	42	6.1	224	32.5
Monroe	385	181	47.0	21	5.5	183	47.5
Morgan	138	2	1.5	1	0.7	135	97.8
Nicholas	196	105	53.6	7	3.6	84	42.8
Ohio	902	317	35.1	34	3.8	551	61.1
Pendleton	148	62	41.9	10	6.8	76	51.3
Pleasant	201	15	7.4	11	5.5	175	87.1
Pocahontas	187	73	39.0	45	24.1	69	36.9
Preston	277	117	42.2	29	10.5	131	47.3
Putnam	869	228	26.3	76	8.7	565	65.0
Raleigh	1,180	908	76.9	53	4.5	219	18.6
Randolph	335	21	6.3	10	3.0	304	90.7
Ritchie	264	16	6.0	2	0.8	246	93.2
Roane	350	56	16.0	13	3.7	281	80.3
Summers	235	22	9.4	9	3.8	204	86.8
Taylor	155	139	89.7	15	9.7	1	0.6
Tucker	167	21	12.6	13	7.8	133	79.6
Tyler	250	36	14.4	6	2.4	208	83.2
Upshur	395	49	12.4	64	16.2	282	71.4
Wayne	838	69	8.2	25	3.0	744	88.8
Webster	173	93	53.8	12	6.9	68	39.3
Wetzel	480	51	10.6	17	3.5	412	85.8
Wirt	129	26	20.2	4	3.1	99	76.7
Wood	2,192	150	6.8	90	4.1	1,952	89.1
Wyoming	519	335	64.5	43	8.3	141	27.2
State	31,415	10,577	33.7	1,911	6.1	18,927	60.2

**TABLE V. Consideration Assessments and Ratios for Lots
Transferred in West Virginia, 1968-69**

County	Consideration	Assessments		Assessment Ratios	
		Pre-sale	Post-sale	Pre-sale	Post-sale
Barbour	\$ 4,433	\$2,342	\$2,268	0.53	0.51
Berkeley	10,130	3,531	4,295	0.34	0.42
Boone	3,883	2,216	1,902	0.57	0.49
Braxton	4,546	1,755	1,927	0.39	0.42
Brooke	11,078	4,063	4,994	0.37	0.45
Cabell	15,682	6,151	6,999	0.39	0.45
Calhoun	7,201	3,963	4,078	0.55	0.57
Clay	2,455	1,080	1,551	0.44	0.63
Doddridge	3,840	1,652	1,864	0.43	0.48
Fayette	5,070	2,706	2,657	0.53	0.52
Gilmer	4,513	1,979	2,556	0.44	0.57
Grant	*				
Greenbrier	5,526	2,282	2,512	0.41	0.45
Hampshire	1,600	925	920	0.57	0.57
Hancock	12,210	5,209	5,080	0.43	0.42
Hardy	4,841	1,674	2,933	0.34	0.60
Harrison	9,071	4,002	4,291	0.44	0.47
Jackson	10,909	4,078	4,794	0.37	0.44
Jefferson	5,086	1,826	2,450	0.36	0.48
Kanawha	15,047	6,470	6,930	0.43	0.46
Lewis	8,028	3,234	3,779	0.40	0.47
Lincoln	*				
Logan	5,094	1,679	2,225	0.33	0.44
McDowell	3,382	1,869	2,297	0.55	0.68
Marion	11,313	3,871	4,860	0.34	0.43
Marshall	9,995	3,626	5,331	0.36	0.53
Mason	7,964	3,108	3,375	0.40	0.42
Mercer	9,595	4,430	5,116	0.46	0.53
Mineral	8,977	3,735	4,377	0.42	0.49
Mingo	4,536	2,093	2,426	0.46	0.53
Monongalia	14,634	5,138	6,276	0.35	0.43
Monroe	3,265	1,216	1,859	0.37	0.57
Morgan	7,562	3,453	3,561	0.46	0.47
Nicholas	5,147	2,528	2,935	0.49	0.57
Ohio	16,235	7,773	8,030	0.48	0.49
Pendleton	9,864	2,762	7,153	0.28	0.72
Pleasant	9,981	4,820	5,259	0.48	0.53
Pocahontas	4,670	2,024	2,811	0.43	0.60
Preston	6,075	2,544	3,107	0.42	0.51
Putnam	7,640	2,936	3,631	0.38	0.47
Raleigh	6,287	1,938	3,281	0.31	0.52
Randolph	7,956	3,131	3,377	0.39	0.42
Ritchie	4,523	1,899	1,993	0.42	0.44
Roane	7,003	3,284	3,731	0.47	0.53
Summers	5,600	2,600	2,677	0.46	0.48
Taylor	3,756	1,898	2,236	0.50	0.60
Tucker	4,878	1,774	1,931	0.36	0.39
Tyler	6,973	3,839	3,997	0.55	0.57
Upshur	9,066	3,989	3,911	0.44	0.43
Wayne	9,445	3,515	3,833	0.37	0.40
Webster	3,392	1,465	1,980	0.43	0.58
Wetzel	9,077	4,016	4,838	0.44	0.53
Wirt	4,040	1,523	1,511	0.38	0.37
Wood	13,378	5,709	6,194	0.43	0.46
Wyoming	3,837	1,083	1,447	0.28	0.38
State	10,461	4,348	4,898	0.42	0.47

**TABLE VI. Consideration, Assessments, and Ratios for Acreage
Transferred in West Virginia, 1968-69**

County	Consideration	Assessments		Assessments Ratios	
		Pre-sale	Post-sale	Pre-sale	Post-sale
Barbour	\$ 4,674	\$ 2,226	\$ 2,304	0.48	0.49
Berkeley	11,949	2,656	3,598	0.22	0.30
Boone	4,270	1,995	2,036	2.14	0.48
Braxton	3,878	1,559	1,617	0.40	0.41
Brooke	8,735	3,277	3,871	0.37	0.44
Cabell	8,894	3,164	3,520	0.35	0.39
Calhoun	4,491	2,270	2,378	0.50	0.53
Clay	2,895	1,131	1,778	0.39	0.61
Doddridge	6,533	2,422	2,518	0.37	0.38
Fayette	3,889	1,879	1,850	0.48	0.47
Gilmer	2,634	1,423	1,536	0.54	0.58
Grant	5,781	1,488	1,978	0.26	0.34
Greenbrier	6,789	2,287	2,368	0.34	0.35
Hampshire	7,736	3,003	4,242	0.39	0.55
Hancock	57,651	15,718	15,590	0.27	0.27
Hardy	9,990	2,505	3,177	0.25	0.32
Harrison	6,314	2,291	2,583	0.36	0.41
Jackson	6,455	2,225	3,100	0.34	0.48
Jefferson	18,621	5,793	7,081	0.31	0.38
Kanawha	12,107	4,782	5,369	0.39	0.44
Lewis	7,030	2,262	2,397	0.32	0.34
Lincoln	3,928	1,439	1,714	0.37	0.44
Logan	4,077	918	1,583	0.22	0.39
McDowell	1,573	764	927	0.48	0.59
Marion	7,826	2,472	3,264	0.31	0.42
Marshall	10,228	2,533	5,260	0.25	0.51
Mason	5,569	1,692	1,792	0.30	0.32
Mercer	6,447	2,223	3,061	0.34	0.47
Mineral	5,973	1,806	2,170	0.30	0.36
Mingo	3,409	2,480	2,067	0.73	0.61
Monongalia	12,424	4,070	5,890	0.33	0.47
Monroe	5,872	2,001	2,626	0.34	0.45
Morgan	14,462	5,107	5,106	0.35	0.35
Nicholas	6,284	2,712	3,249	0.43	0.52
Ohio	21,751	7,821	9,769	0.34	0.45
Pendleton	7,098	1,670	2,458	0.23	0.35
Pleasant	5,576	2,849	2,315	0.51	0.41
Pocahontas	6,857	2,163	2,311	0.31	0.34
Preston	7,364	2,291	2,879	0.31	0.39
Putnam	10,943	2,659	3,970	0.24	0.36
Raleigh	7,225	1,714	3,103	0.24	0.43
Randolph	8,368	2,381	2,400	0.28	0.29
Ritchie	3,898	1,796	1,803	0.46	0.46
Roane	4,883	2,004	2,234	0.41	0.46
Summers	4,416	1,815	2,038	0.41	0.46
Taylor	5,912	2,310	2,906	0.39	0.49
Tucker	2,611	1,002	1,248	0.38	0.48
Tyler	3,998	1,685	2,000	0.42	0.50
Upshur	4,118	1,906	1,731	0.46	0.42
Wayne	4,806	1,235	1,395	0.26	0.29
Webster	1,937	885	1,213	0.46	0.63
Wetzel	4,826	2,493	2,664	0.52	0.55
Wirt	3,986	1,587	1,823	0.40	0.46
Wood	9,178	2,910	3,770	0.32	0.41
Wyoming	3,521	760	1,386	0.21	0.39
State	7,560	2,547	3,091	0.34	0.41

TABLE VII. Consideration, Assessments, and Ratios for Improved Properties Transferred in West Virginia, 1968-69

County	Consideration	Assessments		Assessment Ratios	
		Pre-sale	Post-sale	Pre-sale	Post-sale
Barbour	\$ 5,948	\$2,948	\$2,813	0.49	0.47
Berkeley	13,663	4,929	4,855	0.36	0.35
Boone	4,785	2,396	2,256	0.50	0.47
Braxton	5,008	2,082	2,083	0.41	0.41
Brooke	12,119	4,985	5,293	0.41	0.44
Cabell	16,204	7,098	7,146	0.44	0.44
Calhoun	5,530	2,875	2,979	0.52	0.54
Clay	3,308	1,349	2,025	0.41	0.61
Doddridge	7,448	2,886	2,908	0.39	0.40
Fayette	5,426	2,891	2,669	0.53	0.49
Gilmer	4,152	2,285	2,310	0.55	0.56
Grant	11,478	3,542	3,613	0.31	0.31
Greenbrier	8,173	3,579	3,622	0.44	0.44
Hampshire	13,028	5,835	7,006	0.45	0.54
Hancock	24,105	8,650	8,434	0.36	0.35
Hardy	14,940	4,083	4,430	0.27	0.30
Harrison	10,004	4,471	4,685	0.45	0.47
Jackson	10,896	4,290	4,539	0.39	0.41
Jefferson	18,187	6,721	7,586	0.37	0.42
Kanawha	16,917	7,422	7,720	0.44	0.46
Lewis	8,909	3,823	4,178	0.43	0.47
Lincoln	5,623	2,204	2,382	0.39	0.42
Logan	5,647	1,924	2,429	0.34	0.43
McDowell	3,464	2,013	2,343	0.58	0.68
Marion	11,306	3,923	4,812	0.35	0.42
Marshall	11,220	4,356	5,869	0.39	0.52
Mason	9,607	3,755	3,788	0.39	0.39
Mercer	10,413	4,821	5,462	0.46	0.52
Mineral	10,569	4,635	4,596	0.44	0.43
Mingo	5,565	3,166	3,030	0.57	0.54
Monongalia	15,397	5,443	6,702	0.35	0.43
Monroe	6,871	2,841	3,137	0.41	0.46
Morgan	11,412	4,376	4,423	0.38	0.39
Nicholas	6,899	3,262	3,708	0.47	0.54
Ohio	18,364	8,656	9,015	0.47	0.49
Pendleton	12,185	3,542	4,626	0.29	0.38
Pleasant	8,600	4,160	4,208	0.48	0.49
Pocahontas	9,217	3,274	3,363	0.35	0.36
Preston	7,974	2,899	3,411	0.36	0.43
Putnam	13,833	4,619	5,522	0.33	0.40
Raleigh	8,535	2,771	4,050	0.32	0.47
Randolph	8,792	3,328	3,314	0.38	0.38
Ritchie	5,002	2,320	2,326	0.46	0.46
Roane	6,865	3,239	3,254	0.47	0.47
Summers	6,007	2,770	2,822	0.46	0.47
Taylor	5,397	2,516	2,770	0.47	0.51
Tucker	5,459	2,203	2,258	0.40	0.41
Tyler	6,919	3,916	3,971	0.56	0.57
Upshur	7,529	3,523	3,310	0.47	0.44
Wayne	9,177	3,357	3,383	0.36	0.37
Webster	2,661	1,295	1,617	0.49	0.61
Wetzel	8,688	4,175	4,252	0.48	0.49
Wirt	4,274	1,928	2,212	0.45	0.52
Wood	15,285	6,448	7,165	0.42	0.47
Wyoming	4,937	1,409	1,950	0.28	0.39
State	11,768	4,960	5,257	0.42	0.44

**TABLE VIII. Values and Assessment for Unimproved Property
Transferred in West Virginia, 1968-69**

County	Consid- eration	Assessments		Assessment Ratios	
		Pre-sale	Post-sale	Pre-sale	Post-sale
Barbour	\$1,652	\$ 883	\$1,185	0.53	0.72
Berkeley	6,038	353	2,683	0.06	0.44
Boone	2,382	1,207	1,269	0.51	0.53
Braxton	1,761	436	789	0.25	0.45
Brooke	5,573	571	2,930	0.10	0.53
Cabell	9,232	1,099	4,066	0.12	0.44
Calhoun	1,382	557	690	0.40	0.50
Clay	904	335	638	0.37	0.71
Doddridge	1,540	518	908	0.34	0.59
Fayette	2,039	781	1,297	0.38	0.64
Gilmer	1,496	517	988	0.35	0.66
Grant	2,677	369	1,088	0.14	0.41
Greenbrier	3,211	494	823	0.15	0.26
Hampshire	3,128	547	1,835	0.17	0.59
Hancock	5,037	496	756	0.10	0.15
Hardy	1,935	373	1,709	0.19	0.88
Harrison	3,229	794	1,369	0.25	0.42
Jackson	3,581	602	2,497	0.17	0.70
Jefferson	2,406	534	1,218	0.22	0.51
Kanawha	5,455	1,449	2,651	0.27	0.49
Lewis	4,866	654	928	0.13	0.19
Lincoln	1,399	295	716	0.21	0.51
Logan	2,502	317	1,086	0.17	0.43
McDowell	1,220	205	720	0.17	0.59
Marion	4,833	981	2,132	0.20	0.44
Marshall	7,050	827	3,889	0.12	0.55
Mason	2,371	331	776	0.14	0.33
Mercer	3,612	791	1,783	0.22	0.49
Mineral	3,438	355	1,682	0.10	0.49
Mingo	1,031	326	734	0.32	0.71
Monongalia	4,657	684	2,828	0.15	0.61
Monroe	3,076	728	1,630	0.24	0.53
Morgan	2,259	709	1,270	0.31	0.56
Nicholas	7,110	1,062	2,746	0.15	0.39
Ohio	4,098	576	1,654	0.14	0.40
Pendleton	4,531	2,445	1,813	0.54	0.40
Pleasant	1,863	378	1,022	0.20	0.55
Pocahontas	2,150	444	1,277	0.21	0.59
Preston	7,188	865	2,383	0.12	0.33
Putnam	3,524	592	2,056	0.17	0.58
Raleigh	5,867	978	1,682	0.17	0.29
Randolph	2,066	678	800	0.33	0.39
Ritchie	2,875	716	1,572	0.25	0.55
Roane	1,934	487	935	0.25	0.48
Summers	1,657	415	1,496	0.25	0.90
Taylor	1,696	378	767	0.22	0.45
Tucker	2,514	371	982	0.15	0.39
Tyler	2,092	547	626	0.26	0.30
Upshur	3,067	435	1,110	0.14	0.36
Wayne	1,631	410	985	0.25	0.60
Webster	3,412	1,240	2,907	0.36	0.85
Wetzel	3,771	971	3,069	0.29	0.91
Wirt	1,530	412	203	0.18	0.13
Wood	3,721	1,172	1,075	0.31	0.29
Wyoming	1,700	249	544	0.15	0.32
State	3,893	741	1,882	0.18	0.48

TABLE IX. Values and Assessments for Rural Properties Transferred in West Virginia, 1968-69

County	Consid- eration	Assessments		Assessment Ratios	
		Pre-sale	Post-sale	Pre-sale	Post-sale
Barbour	\$ 4,591	\$ 2,158	\$ 1,781	0.47	0.39
Berkeley	10,852	2,636	3,839	0.24	0.35
Boone	3,330	1,761	1,587	0.53	0.48
Braxton	3,323	1,377	1,434	0.41	0.43
Brooke	8,462	2,884	3,972	0.34	0.47
Cabell	11,835	3,994	5,115	0.34	0.43
Calhoun	4,437	2,203	2,317	0.50	0.52
Clay	2,612	1,056	1,626	0.40	0.62
Doddridge	6,382	2,370	2,453	0.37	0.38
Fayette	3,100	1,654	1,623	0.53	0.52
Gilmer	2,762	1,584	1,772	0.57	0.64
Grant	5,168	1,062	1,481	0.21	0.29
Greenbrier	5,574	1,957	2,135	0.35	0.38
Hampshire	7,590	2,773	4,055	0.37	0.53
Hancock	41,331	11,720	11,212	0.28	0.27
Hardy	8,944	2,157	2,935	0.24	0.33
Harrison	6,527	2,613	2,882	0.40	0.44
Jackson	5,903	2,104	2,617	0.36	0.44
Jefferson	7,000	2,278	3,055	0.33	0.44
Kanawha	9,693	4,265	4,702	0.44	0.49
Lewis	6,612	2,161	2,427	0.33	0.37
Lincoln	3,413	1,288	1,561	0.38	0.46
Logan	3,934	1,087	1,669	0.28	0.42
McDowell	1,658	833	963	0.50	0.58
Marion	7,398	2,252	3,124	0.30	0.42
Marshall	9,154	2,656	4,538	0.29	0.50
Mason	5,189	1,576	1,747	0.30	0.34
Mercer	6,463	2,456	3,210	0.38	0.50
Mineral	6,880	2,377	2,946	0.35	0.43
Mingo	2,998	1,835	1,714	0.61	0.57
Monongalia	10,023	2,837	4,276	0.28	0.43
Monroe	4,436	1,453	2,068	0.33	0.47
Morgan	11,985	3,917	3,972	0.33	0.33
Nicholas	4,946	2,118	2,612	0.43	0.53
Ohio	13,888	5,358	6,371	0.39	0.46
Pendleton	7,872	1,792	2,698	0.23	0.34
Pleasant	5,403	2,793	2,182	0.52	0.40
Pocahontas	6,149	6,149	2,153	0.33	0.35
Preston	6,705	2,099	2,705	0.31	0.40
Putnam	10,594	2,555	4,002	0.24	0.38
Raleigh	5,382	1,539	2,727	0.29	0.51
Randolph	7,208	2,211	2,298	0.31	0.32
Ritchie	3,686	1,640	1,648	0.44	0.45
Roane	5,175	2,164	2,519	0.42	0.49
Summers	3,874	1,682	1,782	0.43	0.46
Taylor	4,519	1,788	2,345	0.40	0.52
Tucker	3,016	1,048	1,342	0.35	0.45
Tyler	3,965	1,800	2,086	0.45	0.53
Upshur	4,428	1,945	1,829	0.44	0.41
Wayne	5,681	1,599	1,861	0.28	0.33
Webster	1,931	872	1,259	0.45	0.65
Wetzel	4,003	1,876	2,143	0.47	0.54
Wirt	3,261	1,259	1,496	0.37	0.46
Wood	12,751	4,550	5,200	0.36	0.41
Wyoming	2,918	724	1,178	0.25	0.40
State	6,982	2,468	3,044	0.35	0.45

TABLE X. Values and Assessments for Urban Properties Transferred in West Virginia, 1968-69

County	Consideration	Assessments		Assessment Ratios	
		Pre-sale	Post-sale	Pre-sale	Post-sale
Barbour	\$ 7,059	\$3,490	\$3,607	0.49	0.51
Berkeley	10,673	4,556	4,509	0.43	0.42
Boone	8,330	3,707	4,083	0.45	0.49
Braxton	5,706	2,134	2,315	0.37	0.41
Brooke	13,196	5,198	5,683	0.39	0.43
Cabell	16,597	6,919	7,399	0.42	0.45
Calhoun	8,671	5,192	5,252	0.60	0.61
Clay	4,821	1,976	2,866	0.41	0.59
Doddridge	3,911	1,694	1,952	0.43	0.50
Fayette	8,662	4,329	4,260	0.50	0.49
Gilmer	3,368	1,489	1,731	0.44	0.51
Grant	8,223	3,183	3,957	0.39	0.48
Greenbrier	7,432	3,134	3,259	0.42	0.44
Hampshire	8,614	4,706	5,560	0.55	0.65
Hancock	13,028	5,480	5,490	0.42	0.42
Hardy	7,771	2,679	3,645	0.34	0.47
Harrison	10,649	4,791	5,100	0.45	0.48
Jackson	12,942	4,728	6,056	0.37	0.47
Jefferson	10,503	4,030	4,580	0.38	0.44
Kanawha	18,062	7,597	8,103	0.42	0.45
Lewis	9,728	4,116	4,596	0.42	0.47
Lincoln	9,063	2,935	3,236	0.32	0.36
Logan	9,725	3,824	4,305	0.39	0.44
McDowell	7,994	4,620	5,899	0.58	0.74
Marion	12,823	4,520	5,501	0.35	0.43
Marshall	10,619	3,817	5,807	0.36	0.55
Mason	10,009	4,112	4,337	0.41	0.43
Mercer	12,061	5,832	6,522	0.48	0.54
Mineral	9,527	4,117	4,517	0.43	0.47
Mingo	8,318	3,823	4,483	0.46	0.54
Monongalia	16,487	6,084	7,438	0.37	0.45
Monroe	7,285	3,322	4,094	0.46	0.56
Morgan	8,218	6,935	6,935	0.84	0.84
Nicholas	7,671	3,858	4,284	0.50	0.56
Ohio	17,826	8,359	8,752	0.47	0.49
Pendleton	4,857	1,605	3,467	0.33	0.71
Pleasant	10,583	5,042	5,700	0.48	0.54
Pocahontas	6,929	2,518	3,547	0.36	0.51
Preston	6,992	3,055	3,570	0.44	0.51
Putnam	9,837	3,263	3,595	0.33	0.37
Raleigh	10,326	3,077	4,996	0.30	0.48
Randolph	10,089	4,043	4,315	0.40	0.43
Ritchie	4,871	2,155	2,249	0.44	0.46
Roane	6,755	3,188	3,283	0.47	0.49
Summers	8,665	3,924	4,218	0.45	0.49
Taylor	4,625	2,282	2,615	0.49	0.57
Tucker	5,000	1,940	2,006	0.39	0.40
Tyler	7,978	4,335	4,492	0.54	0.56
Upshur	10,651	4,906	4,715	0.46	0.44
Wayne	10,374	4,115	4,306	0.40	0.42
Webster	7,333	3,152	3,546	0.43	0.48
Wetzel	10,609	4,912	5,729	0.46	0.54
Wirt	7,860	2,893	2,676	0.37	0.34
Wood	15,308	6,714	6,878	0.44	0.45
Wyoming	7,521	2,152	2,585	0.29	0.34
State	13,178	5,589	6,103	0.42	0.46

**TABLE XI. Acreages and Value per Acre for Land Sold in
West Virginia, 1968-69**

County	Consideration	Acres	Value per Acre
Barbour	\$ 4,674	33.3	\$ 140.20
Berkeley	11,949	15.4	775.81
Boone	4,270	8.3	513.95
Braxton	3,879	51.8	74.88
Brooke	8,735	15.3	570.69
Cabell	8,894	21.4	415.42
Calhoun	4,490	68.0	66.06
Clay	2,895	35.2	82.13
Doddridge	6,533	119.8	54.54
Fayette	3,889	14.6	265.97
Gilmer	2,634	74.0	35.61
Grant	5,781	32.5	177.81
Greenbrier	6,789	36.5	186.05
Hampshire	7,736	45.4	170.46
Hancock	57,651	13.4	4,315.83
Hardy	9,990	50.9	196.39
Harrison	6,314	31.5	200.42
Jackson	6,455	27.3	236.68
Jefferson	18,621	33.7	553.12
Kanawha	12,107	18.4	657.51
Lewis	7,030	41.1	171.02
Lincoln	3,928	17.8	220.59
Logan	4,077	15.7	260.13
McDowell	1,573	13.7	114.84
Marion	7,826	15.5	504.77
Marshall	10,227	21.3	479.19
Mason	5,569	36.7	151.95
Mercer	6,447	22.5	287.01
Mineral	5,973	40.5	147.57
Mingo	3,409	8.2	414.57
Monongalia	12,424	12.7	975.58
Monroe	5,872	112.1	52.36
Morgan	14,462	69.6	207.68
Nicholas	6,284	29.3	214.78
Ohio	21,751	12.1	1,791.10
Pendleton	7,098	71.5	99.26
Pleasant	5,576	34.5	161.51
Pocahontas	6,857	63.9	107.15
Preston	7,364	32.9	223.92
Putnam	10,944	13.1	832.84
Raleigh	7,225	20.1	360.07
Randolph	8,368	51.1	163.69
Ritchie	3,898	56.6	68.91
Roane	4,884	42.9	113.73
Summers	4,416	66.3	66.61
Taylor	5,912	19.4	305.12
Tucker	2,611	20.7	125.88
Tyler	3,998	41.9	95.32
Upshur	4,118	26.2	157.07
Wayne	4,806	24.8	193.71
Webster	1,936	36.8	52.61
Wetzel	4,826	42.8	112.72
Wirt	3,986	52.2	76.32
Wood	9,178	17.5	524.16
Wyoming	3,521	10.1	349.14
State	7,560	31.8	237.66



